

## CREDIT CARDS

**Visa Credit Card** **9.90% APR**

Rate shown is Annual Percentage Rate. Rate subject to change with 45 day notice. Grace period of 25 days on new purchases.

## AUTO LOANS

**Model Years 2021 & Newer**  
**as low as 5.28% APR**

**Model Years 2016 to 2020**  
**as low as 5.78% APR**

**Model Years 2015 & Older**  
**as low as 6.28% APR**

APRs on auto loans range from 5.28% to 18.00%. Terms up to 84 months. Rate shown is Annual Percentage Rate. Rate determined by certain credit criteria, collateral and term of loan. Minimum amounts apply to qualify for longer terms and longer terms will increase rates. Payment example: If you borrow \$20,000 for 60 months at 5.80% APR, your monthly payment would be \$384.80.

## OTHER VEHICLE LOANS

First Time Auto Buyer	Up to 60 mos.	12.11% APR <sup>1</sup>
RV & Toy Loans	Up to 120 mos.	as low as 8.02%
Motorcycle (1000 cc or less)	Up to 120 mos.	as low as 8.91%
Motorcycle (1000 cc or more)	Up to 120 mos.	as low as 7.91%
Bicycle/eBike	Up to 36 mos.	as low as 6.91%

<sup>1</sup>Max loan amount \$15,000. Max term 60 months. No derogatory credit. Under 100k miles. See our website for full program qualifications.

<sup>2</sup>Toy Loans = New and used RVs, ATVs, boats, snowmobiles, jet skis, trailers, and other recreational vehicles. Most toy loans have a maximum term of 120 months, and minimum amounts may apply to qualify for longer terms. Depending on Beacon Score, loan to value and length of contract. Higher loan to values and longer terms increase rate. Vehicles with 75,000 miles or more have a 1.00% APR higher rate.

<sup>3</sup> Bicycle & electric bike loans have a maximum loan amount of \$10,000 and a maximum term of 36 months. Maximum LTV 80%. Add 1% to rate if guarantor is required. UCC must be filed.

## OTHER CONSUMER LOANS

Unsecured	Up to 36 mos.	11.90% - 14.25% APR
Unsecured Line of Credit <sup>1</sup>	36 mos. base	11.90% - 14.25% APR
Overdraft LOC <sup>2</sup>		14.90%- 17.25% APR
Share Secured	Up to 60 mos.	Share rate + 2.50% APR
Share Certificate Secured	Cert. term	Cert. rate + 2.50% APR

<sup>1</sup>Annual fee of \$10.00 for Unsecured Lines of Credit.

<sup>2</sup>Annual fee of \$12.00 first charged upon opening. Transfer/advance fee from loan of \$2.00. For OD only, may not take advances other than ODs. Minimum monthly payment is \$25; then 10% of balance, rounded up \$5. Limits of \$250 to \$1,000; cannot exceed limit.

## HOME EQUITY LOANS & LINES OF CREDIT

Home Equity Loan	Up to 180 mos.	6.29% - 8.29% APR
Home Equity Line of Credit <sup>1</sup>	5.50% <sup>2</sup> APR For 12 mos	7.5% APR <sup>3</sup> After 12 months
Home Improvement	Up to 120 mos.	8.29% - 9.04% APR



<sup>1</sup>Minimum monthly payment is the greater of 1% of the balance or \$125. \$25.00 annual fee. Closing costs apply. Appraisal maybe required if LTV is over 75% of tax assessed value. No condominium loans. Consult your tax advisor for your deductibility status.

<sup>2</sup>5.50% introductory APR available for the first 12 months the line of credit is open. Offer not available on existing Oregonians equity loans or lines.

<sup>3</sup>VARIABLE RATE. Rate will then be variable monthly based on Prime Rate as published in the Wall Street Journal (Western Edition) + 0.50% margin. Effective now through March 31, 2025, this margin will temporarily be 0%. Rate will not exceed 9.00% APR.

Call 503-239-5336 or visit [www.OregoniansCU.com](http://www.OregoniansCU.com) for terms, rates, fees and details.

Rates are subject to change at any time. All rates shown are Annual Percentage Rate. Interest rate is increased by 1.00% APR if guarantor is required. We reserve the right to limit terms for any loan due to credit history, collateral condition, loan amount and rate environment.